

United States Bankruptcy Court
District of MarylandIn re:
Yolanda X Sharief
DebtorCase No. 06-18246-NVA
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0416-1

User: gdickerso
Form ID: B18WPage 1 of 2
Total Noticed: 23

Date Rcvd: Feb 17, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2012.

db
24067040 +Yolanda X Sharief, 717 North Freemont Ave., Baltimore, MD 21217-2507
+Comptroller of the Treasury, Compliance Division, Room 409, 301 W. Preston Street,
Baltimore, MD 21201-2305
24066997 +Director of Finance, 200 N. Holliday Street, Baltimore, MD 21202-3683
24067000 +FCI National Lender Services, 8180 East Kaiser Blvd., Anaheim, CA 92808-2277
24066999 +FCI National Lender Services, PO Box 27370, Anaheim, CA 92809-0112
24067005 +MD Holdings, LLC, c-oThe Law Office of James W. Holderness, 1029 N. Calvert Street,
2nd Floor, Baltimore, MD 21202-3823
24067004 +Malok Sharief, 717 North Freemont Ave., Baltimore, MD 21217-2507
24067039 +State of Maryland DILR, Division of Unemployment Insurance, 1100 N. Eutaw Street, Room 401,
Baltimore, MD 21201-2201
24067038 Supervisor of Delin. Accts., Rm. 1 Municipal Building, Holliday & Lexington Streets,
Baltimore, MD 21202
24074430 +Wells Fargo Financial Maryland, Inc, 4137 121st Street, Urbandale IA 50323-2310
24067007 Wffinancial, 14269 Balt/Wash Bl, Laurel, MD 20707

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

24066994 +EDI: BANKAMER2.COM Feb 17 2012 19:53:00 Bank Of America, PO Box 1598,
Norfolk, VA 23501-1598
24066995 +EDI: CAPITALONE.COM Feb 17 2012 19:53:00 Capital 1 Bk, 11013 W Broad St,
Glen Allen, VA 23060-5937
24066996 EDI: RCSDELL.COM Feb 17 2012 19:53:00 Dell Financial Svcs, 12234 N Ih 35 Sb Bldg B,
Austin, TX 78753
24066998 EDI: DISCOVER.COM Feb 17 2012 19:53:00 Discover Fin, POB 15316, Wilmington, DE 19850
24067001 +EDI: RMSC.COM Feb 17 2012 19:53:00 Gembppbycr, PO Box 981064, El Paso, TX 79998-1064
24067002 +EDI: HFC.COM Feb 17 2012 19:53:00 HSBC Nv, PO Box 19360, Portland, OR 97280-0360
24103659 EDI: IRS.COM Feb 17 2012 19:53:00 Department of the Treasury, Internal Revenue Service,
31 Hopkins Plaza, Rm. 1150, Baltimore, MD 21201
24067006 +EDI: RMSC.COM Feb 17 2012 19:53:00 Sams Club, PO Box 981400, El Paso, TX 79998-1400
24142103 EDI: ECAST.COM Feb 17 2012 19:53:00 eCAST Settlement Corporation assignee of,
HSBC Bank Nevada NA / HSBC Card, Services III, POB 35480, Newark NJ 07193-5480
24135054 EDI: ECAST.COM Feb 17 2012 19:53:00 eCAST Settlement Corporation assignee of,
GE Money Bank/PayPal Buyer Credit, POB 35480, Newark NJ 07193-5480
24135055 EDI: ECAST.COM Feb 17 2012 19:53:00 eCAST Settlement Corporation assignee of,
GE Money Bank/Sams Club, POB 35480, Newark NJ 07193-5480
24143368 EDI: ECAST.COM Feb 17 2012 19:53:00 eCAST Settlement Corporation assignee of,
HSBC Bank NA/Direct Merchants, Credit Card Bank NA, POB 35480, Newark NJ 07193-5480
TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 19, 2012

Signature:



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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2012 at the address(es) listed below:

Ellen W. Cosby ECF@chl3balt.com

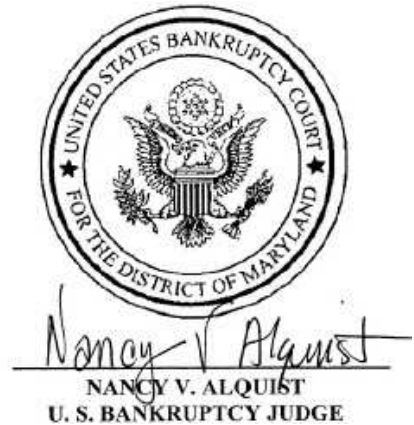
James C. Olson on behalf of Creditor MD Holdings, LLC jcolson@msn.com

Robert Grossbart on behalf of Debtor Yolanda Sharief robert@grossbartlaw.com,
juakita@grossbartlaw.com

TOTAL: 3

Entered: February 17, 2012
Signed: February 17, 2012

SO ORDERED



**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND
at Baltimore**

Case No.: 06-18246 – NVA Chapter: 13

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Yolanda X Sharief
debtor has no known aliases
717 North Freemont Ave.
Baltimore, MD 21217

Social Security / Individual Taxpayer ID No.:

xxx-xx-5290

Employer Tax ID / Other nos.:

**ORDER GRANTING
DISCHARGE OF DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN**

It appearing that the debtor is entitled to a discharge,

ORDERED, that the debtor is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

B18W – *gdickerson*

End of Order

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for certain taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.